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JAN 14 2006

Chris Kwan 1/14/06
Application number: 09/827788

Applicant: Khai Hee Kwan

Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

Art Unit: 3625

Examiner: Robert Rhode.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Alexandria, VA 22313-1450

Sir:

As attached our response to your Final Action Letter Mailed Dec 2 2005.

Our response consist of the following :

Remarks/Arguments From Page 1

Declaration at Page 53

Exhibit 1 to 8 From Page 54 to 71

Yours truly,



Khai Kwan

14 Jan, 2006